

WHAT IS CLAIMED IS:

1 1. A method for facilitating payment between a buyer and a seller
2 with an online money transfer performed over a wide area network, the method
3 comprising steps of:

4 receiving login information relevant to a vending site, wherein the login
5 information is associated with the seller;

6 automatically determining listings at the vending site associated with the
7 seller;

8 generating a plurality of snippets of HTML code for the listings, wherein
9 each snippet includes a link; and

10 automatically inserting one of the plurality of snippets into each of the
11 listings, wherein activating the link points a web browser to a payment enabler that can
12 transfer money from the buyer to the seller.

1 2. The method for facilitating payment between the buyer and the
2 seller with the online money transfer performed over the wide area network as recited in
3 claim 1, wherein one of the plurality of snippets indicates a graphic associated with the
4 snippet and information unique to the seller and a listing including the snippet.

1 3. The method for facilitating payment between the buyer and the
2 seller with the online money transfer performed over the wide area network as recited in
3 claim 1, further comprising steps of:

4 determining the listing has matured, whereby the purchaser is fixed; and

5 changing a button graphic displayed by the snippet to reflect the listing is
6 available to the buyer.

1 4. The method for facilitating payment between the buyer and the
2 seller with the online money transfer performed over the wide area network as recited in
3 claim 1, further comprising steps of:

4 determining one of the plurality of listings has matured, whereby the buyer
5 is fixed;

6 automatically determining an electronic address of the purchaser; and

7 automatically sending a message to the electronic address of the purchaser.

5. The method for facilitating payment between the buyer and the seller with the online money transfer performed over the wide area network as recited in claim 4, wherein the message includes at least one of a web page, an instant message, an e-mail message, a pager message, and a wireless phone message.

6. The method for facilitating payment between the buyer and the seller with the online money transfer performed over the wide area network as recited in claim 4, further comprising a step of automatically determining a purchase price from the vending site.

7. The method for facilitating payment between the buyer and the seller with the online money transfer performed over the wide area network as recited in claim 4, wherein the message includes a snippet that points to the payment enabler and includes information relating to a listing associated with that snippet.

8. The method for facilitating payment between the buyer and the seller with the online money transfer performed over the wide area network as recited in claim 1, further comprising a step of determining from the vending site at least one of: a purchase price, a shipping amount, a listing description, a reference identifier used by the vending site, and an e-mail address of the buyer.

9. The method for facilitating payment between the buyer and the seller with the online money transfer performed over the wide area network as recited in claim 1, further comprising a step of receiving selection of a button graphic for display by the snippet.

10. The method for facilitating payment between the buyer and the seller with the online money transfer performed over the wide area network as recited in claim 1, further comprising steps of:

receiving authorization from the buyer to debit a money handler associated with the buyer; and

adding a credit in a stored value account of the seller as a result of the receiving authorization step.

1 11. The method for facilitating payment between the buyer and the
2 seller with the online money transfer performed over the wide area network as recited in
3 claim 1, further comprising a step of receiving at least two of a shipper selection, shipping
4 insurance cost information, an address for the seller, tax information, an item description,
5 a reference number, a payment enabler category, a purchase price, a phone number for the
6 seller, a close date for the listing, and a quantity of items in the listing.

1 12. The method for facilitating payment between the buyer and the
2 seller with the online money transfer performed over the wide area network as recited in
3 claim 1, further comprising a step of receiving from the seller a message that is embedded
4 in the plurality of snippets for display as part of each listing.

1 13. The method for facilitating payment between the buyer and the
2 seller with the online money transfer performed over the wide area network as recited in
3 claim 1, further comprising a step of receiving login information relevant to a plurality of
4 vending sites, wherein the login information for each of the plurality of vending sites is
5 associated with the seller.

1 14. A method for facilitating payment between a buyer and a seller
2 with an online money transfer performed over a computer network, the method
3 comprising steps of:
4 receiving login information relevant to a vending site, wherein the login
5 information is associated with the seller;
6 determining a listing at the vending site associated with the seller;
7 generating a snippet of code for the listing, wherein the snippet includes a
8 link that addresses a payment enabler;
9 determining the listing has matured, whereby the buyer is fixed;
10 determining an electronic address of the buyer; and
11 automatically sending a message to the electronic address of the buyer.

1 15. The method for facilitating payment between the buyer and the
2 seller with the online money transfer performed over the computer network as recited in
3 claim 14, further comprising a step of automatically inserting the snippet into the listings.

1 16. The method for facilitating payment between the buyer and the
2 seller with the online money transfer performed over the computer network as recited in
3 claim 14, wherein the snippet indicates a graphic associated with the snippet and an
4 information unique to the seller and the listing including the snippet.

1 17. The method for facilitating payment between the buyer and the
2 seller with the online money transfer performed over the computer network as recited in
3 claim 14, wherein the message includes at least one of a web page, an instant message, an
4 e-mail message, a pager message, and a wireless phone message.

1 18. The method for facilitating payment between the buyer and the
2 seller with the online money transfer performed over the computer network as recited in
3 claim 14, further comprising a step of automatically determining a purchase price from
4 the vending site.

1 19. The method for facilitating payment between the buyer and the
2 seller with the online money transfer performed over the computer network as recited in
3 claim 14, wherein the message includes the link that points to the payment enabler and
4 includes information relating to the listing.

1 20. The method for facilitating payment between the buyer and the
2 seller with the online money transfer performed over the computer network as recited in
3 claim 14, further comprising steps of:
4 receiving authorization from the buyer to debit a money handler associated
5 with the buyer; and
6 adding a credit in a stored value account of the seller as a result of the
7 receiving authorization step.

1 21. The method for facilitating payment between the buyer and the
2 seller with the online money transfer performed over the computer network as recited in
3 claim 14, further comprising a step of receiving from the seller a unique message that is
4 embedded in the plurality of snippets for display as part of each listing.

1 22. A method for facilitating payment between a buyer and a seller
 2 with an online money transfer performed over a computer network, the method
 3 comprising steps of:
 4 receiving login information relevant to a vending site, wherein the login
 5 information is associated with the seller;
 6 determining a listing at the vending site associated with the seller;
 7 generating a snippet of code for the listing, wherein the snippet comprises:
 8 a link that points to a payment enabler, and a message formulated by the seller for display
 9 to the buyer; and
 10 inserting the snippet into the listing.

1 23. The method for facilitating payment between the buyer and the
 2 seller with the online money transfer performed over the computer network as recited in
 3 claim 22, further comprising steps of:
 4 determining the listing has matured, whereby the buyer is fixed;
 5 automatically determining an electronic address of the buyer; and
 6 automatically sending a message to the electronic address of the buyer.

1 24. The method for facilitating payment between the buyer and the
 2 seller with the online money transfer performed over the computer network as recited in
 3 claim 23, further comprising a step of automatically determining a purchase price from
 4 the vending site.

1 25. The method for facilitating payment between the buyer and the
 2 seller with the online money transfer performed over the computer network as recited in
 3 claim 22, further comprising a step of determining from the vending site at least one of: a
 4 purchase price, a shipping amount, a listing description, a reference identifier used by the
 5 vending site, and an e-mail address of the buyer.

1 26. The method for facilitating payment between the buyer and the
 2 seller with the online money transfer performed over the computer network as recited in
 3 claim 22, further comprising steps of:
 4 receiving authorization from the buyer to debit a money handler associated
 5 with the buyer; and

- 6 adding a credit in a stored value account of the buyer as a result of the
- 7 receiving authorization step.